

The logo for ASVW Financial Services, featuring the letters 'ASVW' in a large, bold, dark blue font, followed by the words 'FINANCIAL SERVICES' in a smaller, grey, all-caps font.

ASVW FINANCIAL SERVICES

FINANCIAL SERVICES GUIDE

ASVW Financial Services Pty Ltd | AFSL number 446176

19 December 2024 | Version 2.7

UNDERSTANDING THE ADVICE
PROCESS AND OUR RELATIONSHIP
WITH YOU



PURPOSE

This Financial Services Guide (FSG) explains the financial services and advice provided by ASVW Financial Services and your Financial Adviser (Adviser), who is an authorised representative of ASVW Financial Services. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we manage privacy, related parties and potential conflicts of interests, and how we manage complaints.

This FSG should be read in conjunction with the Adviser Profile. The Adviser Profile contains important information about your Adviser including relevant authorised representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged. If you have not received an Adviser Profile, please ask your Adviser for a copy, or contact us directly.

Please take the time to review both the FSG and Adviser Profile before engaging our services.


NOT INDEPENDENT

ASVW Financial Services cannot call itself 'independent', 'impartial', or 'unbiased' as we receive commissions from life insurance product providers for advice provided in relation to life insurance products as payment for our services.

HOW TO CONTACT US

ASVW Financial Services Pty Ltd
ABN 27 007 261 083

Suite 1, Level 2, 27 Grange Road
Cheltenham VIC 3192

 1300 265 818

 info@asvwfs.com.au

 asvwfs.com.au

FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

ASVW Financial Services can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.



Superannuation & Retirement Planning

- Personal Superannuation
- Corporate Superannuation
- Industry and Public Sector Superannuation
- Pensions and Annuities
- Self-Managed Superannuation
- Centrelink / Veterans' Affairs Assistance
- Aged Care



Wealth Creation & Investments

- Cash and Term Deposits
- Investment Bonds
- Managed Investments
- Exchange Traded Products
- Listed Securities (Shares and other products)
- Margin Lending
- Gearing



Wealth Protection

- Term Life Insurance
- Total and Permanent Disability (TPD) Insurance
- Trauma Insurance
- Income Protection Insurance
- Business Insurance
- Insurance Claims Assistance



Other Financial Planning Services

- Budgeting and Cashflow Management
- Debt Management
- Estate Planning Assistance

THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process. This includes the following steps:



Engagement & Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you with appropriate advice.

Your Adviser will generally collect relevant information within a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. A declaration section is included to enable you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** is generally used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.



Strategy & Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a Statement of Advice. The **Statement of Advice** will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (PDS)**. The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).



Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months.

You may be required to sign a **Consent Form** that is provided to your relevant investment or superannuation provider. The Consent Form will detail the services offered and estimated fees for the next 12 months.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

HOW TO PROVIDE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

REMUNERATION

Before providing you with advice, your Adviser will agree with you the fees that apply and explain any benefits we receive.

Your Adviser

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

Please refer to the Adviser Profile for more detailed estimates and ranges of fees and commissions.

All fees and commissions are initially paid to ASVW Financial Services before being distributed to your Adviser or the financial planning business.

Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the Adviser Profile and your Statement of Advice.

The Licensee

ASVW Financial Services receives a flat fee for the provision of services required under its Australian Financial Services Licence.

Related Parties

Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

Sponsorship

ASVW Financial Services may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and give presentations at conferences and/or professional development training days.

ASVW Financial Services may use these payments to pay for costs associated with such conferences, training or professional development days.

COMPLAINTS


If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the Complaints Manager to discuss your complaint:


 1300 265 818

 asvwfs.com.au

 info@asvwfs.com.au


 Complaints Manager
ASVW Financial Services Pty Ltd
PO Box 98
Braeside VIC 3195

2. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

 1800 931 678 (free call)

 afca.org.au

 info@afca.org.au

 GPO Box 3
Melbourne VIC 3001

PROFESSIONAL INDEMNITY

ASVW Financial Services maintains a policy which includes appropriate Professional Indemnity Insurance cover as required by the Corporations Act 2001.

PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia including the Philippines, Vietnam, Malaysia, India and potentially other countries in Southeast Asia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

ASVW Financial Services respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy here www.asvwfs.com.au.

Contact Us

ASVW Financial Services Pty Ltd
ABN 27 007 261 083 AFSL No. 446176
PO Box 98 Braeside, Vic, 3192
1300 265 818

info@asvwfs.com.au
asvwfs.com.au

For more information:
Please visit www.moneysmart.gov.au for
more information on financial advice.

ASVW

FINANCIAL SERVICES



ASVW | FINANCIAL SERVICES

ABOUT YOUR ADVISER

Rowan Wadley
AUTHORISED REPRESENTATIVE
NUMBER 235707

Version 2.6.1 | 01/08/2024

BUSINESS CONTACT DETAILS

Investment & Insurance Centre
17 Baylis Street
Wagga Wagga, NSW 2650

Phone: (02) 6921 3512
Mobile: 0417 422 377

Email: rwadley@investinsure.com.au

ASVW Financial Services Pty Ltd (ABN 27 007 261 083 | AFSL 446176) authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with the ASVW Financial Services Pty Ltd Financial Services Guide (FSG).

ABOUT ME

Rowan commenced in the financial services industry in 1998 and is a Partner of Investment & Insurance Centre.

Rowan is passionate about assisting clients build and protect their wealth and is there to discuss and navigate changes to client circumstances.

Rowan loves to see his clients achieve their goals and objectives and eventually be able to retire in a strong financial position and allow them to enjoy their retirement years.

Rowan also values the relationships he builds with the clients of Investment & Insurance Centre and often then works with the next generation.

Rowan holds the following qualifications and memberships:

- Graduate Diploma of Financial Planning
- Applied Self-Managed Superannuation Fund Advice
- Accredited Listed Product Adviser Program
- Margin Lending
- Certified Financial Planner®
- Life Risk Specialist
- Aged Care Professional™
- Financial Advice Association Australia (FAAA)
- Justice of the Peace

Rowan is authorised to provide the following financial services:

Superannuation and Retirement Planning

Personal Superannuation
Pensions and Annuities
Aged Care
Self-Managed Superannuation
Centrelink / Veterans' Affairs Assistance

Wealth Creation and Investments

Deposit Products
Investment Bonds
Managed Investments
Exchange Traded Products
Listed Securities (Shares and other products)
Margin Lending
Gearing

Wealth Protection

Personal Insurance
Business Insurance
Insurance Claims Assistance

Other Financial Planning Services

Budgeting and Cashflow Management
Debt Management
Estate Planning Assistance

Rowan is also a registered tax (financial) adviser and is authorised to provide a tax (financial) service.

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO) are not provided under ASVW Financial Services AFSL and are not covered by this FSG.

My remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a Statement of Advice will depend upon the nature and complexity of the advice and

or service provided. Rowan will discuss and agree the fee structure with you before he provides you with services. Fees for the advice and services provided may be based on either a fee for service arrangement, commission or a combination of both.

The relationship between ASVW Financial Services and Rowan is an arrangement through a flat fee agreement. This agreement stipulates that 100% of remuneration is paid to Investment & Insurance Centre while ASVW Financial Services will retain 0%. Of the revenue received by the practice, Rowan is paid a salary, and all his operational expenses are covered by the business. Rowan is a partner of the business and therefore will benefit from business profits.

Service and advice fees paid by you

All fees and commissions are GST inclusive and fees could be greater than those disclosed below in complex cases. In these instances, Rowan will inform you of the exact fee payable promptly in writing.

Your initial consultation is complimentary. At this meeting, Rowan will explain the advice process, what you can expect and the payment options available.

All fees and commissions payable by you will be explained to you at the time the advice is given and will also be detailed in a Statement of Advice, Record of Advice and Product Disclosure Statement(s).

You will have the ability to select your preferred payment option from the options below prior to the provision of advice.

Statement of Advice (SOA)

A Statement of Advice fee is charged to cover the cost of researching, developing, and preparing your advice document. This fee can range from \$1,650 to \$12,000 dependent on the complexity of the advice (i.e. Multiple goals, strategies, tax structures etc).

Fee for Service – Implementation

This fee represents the cost of implementing the advice contained in the SOA. This fee may be charged as a percentage of up to 2 per cent of assets under advice or charged as a flat dollar amount which may range from

\$1,650 to \$12,000 dependent on the complexity of the advice.

If Rowan recommends you acquire investments using borrowed funds, your implementation fee in this circumstance can range from \$3,300 to \$12,000.

Strategy Advice

The preparation of a Strategy presentation (or strategy options paper) may be required to identify the most appropriate scenario. Depending on the length and complexity of strategies required, the strategy presentation fees will range between \$3,300 to \$12,000.

Adviser Service Fee

The Adviser service fee represents the cost of providing a professional service to you over a fixed term or on an ongoing basis. The frequency of reviews will depend on the complexity of the advice provided and will also have an impact on the fee charged. This fee may be up to 2 per cent per annum of assets under advice or charged as a flat dollar fee which may range from \$2,400 to \$24,000, or a combination of both options can be negotiated depending on the complexity of the advice and the agreed level of service being provided. You only pay an Adviser service fee if you agree to a Client Service Agreement and then, only until it expires.

For circumstances where investments have been acquired from borrowed funds, this fee can range from \$3,300 to \$24,000.

Execution only service

Where Rowan provides a financial service to facilitate the buying or selling of a specific financial product as instructed by you, a fee of \$440 per hour may apply.

Commissions for Life Risk Products – issued from 1st January 2020

Initial commission payable under an upfront structure is capped at 66% from 1st January 2020. Ongoing commission under an upfront structure is 22% of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 37%.

Contact Us

Rowan Wadley
17 Baylis Street
Wagga Wagga, NSW 2650

(02) 6921 3512

rwadley@investinsure.com.au

Overseas disclosures

In order to facilitate the provision of financial services, para-planning and other administrative services for you, Rowan may utilise service providers located in Sri Lanka and the Philippines. Accordingly, your personal information will likely be accessed from these overseas locations. Any overseas disclosure of your personal information to enable these services to be provided does not affect our commitment to safeguarding your privacy, and we will take reasonable steps to ensure that any overseas recipient complies with Australian privacy law.

Referrals to us and others

We may provide you with a referral to other professionals. This may include, but is not limited to, accountants, mortgage brokers and legal practitioners. You may also have been referred to us by another professional.

We do not receive a payment for these referrals. We may give a payment for referrals to us. If this is the case, we will inform you of this payment prior to the referring party being entitled to the payment.

Benefits, interests and associations

Other Associations and Directorships

Rowan does not receive any other benefits or have relationships that may influence the recommendation.

The logo for ASVW Financial Services. It features the letters 'ASVW' in a bold, dark blue font, followed by a vertical line and the words 'FINANCIAL SERVICES' in a smaller, grey, all-caps font. The background of the top right of the page is decorated with overlapping geometric shapes in shades of blue and grey.

ASVW | FINANCIAL SERVICES

ABOUT YOUR ADVISER

Tracey Nuttall

**AUTHORISED REPRESENTATIVE
NUMBER 376229**

Version 2.6.1 | 01/08/2024

BUSINESS CONTACT DETAILS

Investment & Insurance Centre
17 Baylis Street
Wagga Wagga, NSW 2650

Phone: (02) 6921 3512
Mobile: 0417 218 430

Email: tnuttall@investinsure.com.au

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ABOUT ME

Tracey is Partner of Investment and Insurance Centre and is a Senior Financial Planner. Tracey commenced in the Financial Services industry in 2008.

Tracey is dedicated to providing professional financial planning advice to her clients to meet their short and medium term goals.

Tracey holds the following qualifications and memberships:

- Master of Financial Planning
- Certified Financial Planner®
- Self-Managed Superannuation Funds
- Accredited Listed Product Adviser Program
- Margin Lending
- Aged Care Professional™
- Financial Advice Association Australia (FAAA)
- Justice of the Peace

Tracey is authorised to provide the following financial services:

Superannuation and Retirement Planning

Personal Superannuation
Pensions and Annuities
Aged Care
Self-Managed Superannuation
Centrelink / Veterans' Affairs Assistance

Wealth Creation and Investments

Deposit Products
Investment Bonds
Managed Investments
Exchange Traded Products
Listed Securities (Shares and other products)
Margin Lending
Gearing

Wealth Protection

Personal Insurance
Business Insurance
Insurance Claims Assistance

Other Financial Planning Services

Budgeting and Cashflow Management
Debt Management
Estate Planning Assistance

Tracey is also a registered tax (financial) adviser and is authorised to provide a tax (financial) service.

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO) are not provided under ASVW Financial Services AFSL and are not covered by this FSG.

My remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a Statement of Advice will depend upon the nature and complexity of the advice and or service provided. Tracey will discuss and agree the fee structure with you before she provides you with services. Fees for the advice and services provided may be based on either a fee for service arrangement, commission or a combination of both.

The relationship between ASVW Financial Services and Tracey is an arrangement through a flat fee agreement. This agreement stipulates that 100% of remuneration is paid to Investment & Insurance Centre while ASVW Financial Services will retain 0%. Of the revenue received by the practice, Tracey is paid a salary, and all her operational expenses are covered by the business. Tracey is a partner of the business and therefore will benefit from business profits.

Service and advice fees paid by you

All fees and commissions are GST inclusive and fees could be greater than those disclosed below in complex cases. In these instances, Tracey will inform you of the exact fee payable promptly in writing.

Your initial consultation is complimentary. At this meeting, Tracey will explain the advice process, what you can expect and the payment options available.

All fees and commissions payable by you will be explained to you at the time the advice is given and will also be detailed in a Statement of Advice, Record of Advice and Product Disclosure Statement(s).

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If Tracey recommends you acquire investments using borrowed funds, your implementation fee in this circumstance can range from \$3,300 to \$12,000.

Strategy Advice

The preparation of a Strategy presentation (or strategy options paper) may be required to identify the most appropriate scenario. Depending on the length and complexity of strategies required, the strategy presentation fees will range between \$3,300 to \$12,000.

Adviser Service Fee

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For circumstances where investments have been acquired from borrowed funds, this fee can range from \$3,300 to \$24,000.

Execution only service

Where Tracey provides a financial service to facilitate the buying or selling of a specific financial product as instructed by you, a fee of \$440 per hour may apply.

Commissions for Life Risk Products – issued from 1st January 2020

Initial commission payable under an upfront structure is capped at 66% from 1st January 2020. Ongoing commission under an upfront structure is 22% of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 37%.

Contact Us

Tracey Nuttall
17 Baylis Street
Wagga Wagga, NSW 2650

(02) 6921 3512

tnuttall@investinsure.com.au

Overseas disclosure

In order to facilitate the provision of financial services, para-planning and other administrative services for you, Tracey may utilise service providers located in Sri Lanka and the Philippines. Accordingly, your personal information will likely be accessed from these overseas locations. Any overseas disclosure of your personal information to enable these services to be provided does not affect our commitment to safeguarding your privacy, and we will take reasonable steps to ensure that any overseas recipient complies with Australian privacy law.

Referrals to us and others

We may provide you with a referral to other professionals. This may include, but is not limited to, accountants, mortgage brokers and legal practitioners. You may also have been referred to us by another professional.

We do not receive a payment for these referrals. We may give a payment for referrals to us. If this is the case, we will inform you of this payment prior to the referring party being entitled to the payment.

Benefits, interests and associations

Other Associations and Directorships

Tracey does not receive any other benefits or have relationships that may influence the recommendation.

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ABOUT YOUR ADVISER

Justin Rynehart

**AUTHORISED REPRESENTATIVE
NUMBER 235707**

Version 2.6.1 | 01/08/2024

BUSINESS CONTACT DETAILS

Investment & Insurance Centre
17 Baylis Street
Wagga Wagga, NSW 2650

Phone: (02) 6921 3512
Mobile: 0408 904 375

Email: jrynehart@investinsure.com.au

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ABOUT ME

Justin is a Partner of Investment & Insurance Centre.

Justin commenced in the Financial Services industry in 2002, holding a number of roles in Banking and Finance, before joining Investment & Insurance Centre in 2018.

Justin is passionate about helping clients reach their financial goals and enjoys assisting clients from a diverse range of backgrounds, industries and circumstances.

Justin holds the following qualifications and memberships:

- Graduate Diploma of Financial Planning
- Bachelor of Business (Finance)
- Aged Care Professional™
- Financial Advice Association Australia (FAAA)
- Justice of the Peace

Justin is authorised to provide the following financial services:

Superannuation and Retirement Planning

Personal Superannuation
Pensions and Annuities
Aged Care
Self-Managed Superannuation
Centrelink / Veterans' Affairs Assistance

Wealth Creation and Investments

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My remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a Statement of Advice will depend upon the nature and complexity of the advice and or service provided. Justin will discuss and agree the fee structure with you before he provides you with services. Fees for the advice and services provided may be based on either a fee for service arrangement, commission or a combination of both.

The relationship between ASVW Financial Services and Justin is an arrangement through a flat fee agreement. This agreement stipulates that 100% of remuneration is paid to Investment & Insurance Centre while ASVW Financial Services will retain 0%. Of the revenue received by the practice, Justin is paid a salary, and all his operational expenses are covered by the business. Justin

is a partner of the business and therefore will benefit from business profits.

Service and advice fees paid by you

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For circumstances where investments have been acquired from borrowed funds, this fee can range from \$3,300 to \$24,000.

Execution only service

Where Justin provides a financial service to facilitate the buying or selling of a specific financial product as instructed by you, a fee of \$440 per hour may apply.

Commissions for Life Risk Products – issued from 1st January 2020

Initial commission payable under an upfront structure is capped at 66% from 1st January 2020. Ongoing commission under an upfront structure is 22% of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 37%.

Overseas disclosures

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Referrals to us and others

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We do not receive a payment for these referrals. We may give a payment for referrals to us. If this is the case, we will inform you of this payment prior to the referring party being entitled to the payment.

Benefits, interests and associations

Other Associations and Directorships

Justin does not receive any other benefits or have relationships that may influence the recommendation.

Contact Us

Justin Rynehart
17 Baylis Street
Wagga Wagga, NSW 2650

(02) 6921 3512

jrynehart@investinsure.com.au